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## Labor Omnia Vincit

By W. M. R.

LABOR is the Power that will bring all the Great Powers to peace. The Bolsheviki in Russia, France, Italy, the United States, Great Britain are giving militarism, imperialism, aristocracy, autocracy their—or rather its—for they are all one—its orders of abdication. Labor has forced ministers and presidents to speak the thing the workers will. Even in Germany the people take their cue from the Russian "madmen," and the despotry plots a last stand against the masses through a dictatorship and the abrogation of all pretensions of representative government. British Labor's manifesto declares for the Russian ideals of peace, for self-government of peoples in the empire, in Africa and India—by emphasis of silence on the subject, in Ireland?—for conscription of capital as well as income. Lloyd-George addresses the Trades Unions before he does the Commons on peace terms. President Wilson goes to Buffalo to address the Federation of Labor. Clemenceau holds power in France at the mercy of the Socialists. Schiedemann and a few other Socialists jolt von Hertling out of the German chancellorship. The United States indorses the Russian revolution in good set terms. And all the world over, the control of distribution and production by the governments for the people is shaking private monopoly and exploitation. Labor solidarity internationally crescent is massed against kaiserism and junkerism for their destruction. Who can doubt the outcome? The workers of the world will win the war and put an end to war. The real democracy is giving laws to rulers, cabinets, councils, parliaments, dictating the purpose and the policy of governments and preparing the way for a new free earth.

♦♦♦♦

## Reflections

By William Marion Reedy

A Symbol of Many

AUGUSTUS PEABODY GARDNER, scholar, statesman, soldier, dead in camp, proves that the heroic age of the country is still alive. Massachusetts and the nation may well chant for him the Commemoration Ode. First of all men among us, practically, he saw and declared our duty in the great war. He first warned us to prepare. Now he has given his life for his high faith and is "possessed of fame that never shall grow old." In our thought of him is veneration, too, for countless others nameless who have done as he has done.

♦♦

Col. Harvey's Rage

COL. GEORGE HARVEY couldn't get his sarcasms and innuendoes against the administration to the people fast enough or frequently enough by way of the *North American Review* so he's started *The North American Review's War Weekly*. But he thinks so copiously along that line that he'll soon have to start a daily with morning and evening editions—with extras for his afterthoughts.

♦♦

The Cost of Ulster

GREAT BRITAIN needs over 400,000 men for her army, according to Sir Auckland Geddes, minister of national service. Union labor has consented to a "combing out" of its members in the industries for a part of the new force. Great Britain could get a large part of her needed force by such treatment of Ireland as would appease Irish resentment and enable the release of the present army of occupation there. If Great Britain had not suspended

the home rule law at the outbreak of the war there would have been no need for the force now maintained in Ireland to overawe Sinn Fein. Justice to Ireland would have been worth a million men to Great Britain since August, 1914. Ulster and Sir Edward Carson would have lost the war for the English and for the world, if anything could.

♦♦

The Boycott of Germany

AN economic boycott of an autocratic Germany is a perfectly justifiable war measure. But an economic boycott against Germany after we shall have made peace with her, will be only a continuation of the war. If we make peace with an undemocratized Germany—which we won't, according to President Wilson,—we couldn't well keep up the boycott. We couldn't boycott a people simply because they didn't change their government to suit us and thus carry on a war after the war. This boycott after the war doesn't look good to those of us who believe the war is for free seas and impliedly for free trade. It means Protection in excelsis. There are many protectionists in the National Chamber of Commerce that proposes this boycott. Let's lick Germany good and proper in the war, but after the war let us not turn our own people over to the protectionists a *Poutrance* bound hand and foot. Is it conceivable that after we shall have won this war we shall not have learned enough about trade and commerce not to fear German competition? I don't think so.

♦♦

Let Us Help Russia

OUR duty is to help Russia. Send her the locomotives and cars and rails and food and shoes and clothing that she has ordered here, the manufacturing of which has now been stopped. That is the way to prove to her our good faith and to bring her back into the war on our side. We cannot do less for a new and fumbling democracy. That democracy has not surrendered to Germany. It is not trying to make a separate peace. It is holding out for general democratic peace terms, almost exactly those of President Wilson, and it is said to be preparing to fight if those terms be not acceptable. Moreover the Bolsheviki have infected Germany with their peace propaganda and have brought an imperial autocracy to treat with revolutionaries. Russia has not deserted the cause of the little peoples. She is still fighting in her own way, and it is not a bad way considering her plight. If her armies should have to take the field again this country should have the supplies there for them. We cannot do anything better calculated to put Russia at the mercy of Germany than to withhold supplies from the Bolsheviki now.

♦♦

Focussing Authority

CONGRESSIONAL INVESTIGATORS are not making much capital out of the "grill" or "probe" or "quizz" of Secretary of War Baker. He doesn't dodge a thing. He admits the most appalling shortages and blunders and says to congress, "You knew what was coming as well as I did and you knew the system for years." He says he didn't work miracles but the war department has done wonderfully well and the country has reason to feel secure. Red tape, says he, who wove the net of red tape? Congress. It is patent to any fair-minded person that the preparation for war in the time the war department has had for preparation, has been beyond the expectation of all but those who thought an army could be raised and equipped as by the wave of a magician's wand or the utterance of an incantation. There have been failures and exasperating delays, but they are the price we had to pay for the honesty

of the country's desire for peace. We may or may not need a minister of munitions. President Wilson is said to think not. Secretary Baker thinks not; that his new war council will take care of munitions and of purchases of all other supplies. Daniel Willard, chairman of the War Industries board, thinks he would have one man in authority as arbiter between the different departments and independent of both the War Industries board and the Council of National Defense, but reporting to and under the orders of the President. But Mr. Willard would first try out Secretary Baker's War Council. The President, Secretary Baker and Mr. Willard think they can get team work supreme out of the present war organization, and they know more about conditions than any of the critics on the outside of things. My own opinion is that Mr. Baker's War Council is all right—if it doesn't get into a jam as did the shipping board. There ought to be somebody to cut Gordian knots. There is the President, yes; but can the President do everything?

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#### *The Hardest Part*

THE hardest demand made on Germany is that she give up Alsace-Lorraine. That region enabled her to build up her commercial and manufacturing power. To yield it means defeat utter and unmitigated and the throwing away of her greatest victory, that of 1870. Belgium is nothing to that; nor is *Mitteuropa*. Giving up Alsace-Lorraine is for Germany the equivalent of unconditional surrender such as Grant demanded of Buckner at Donelson. With that all would be lost—not even excepting honor. Honor was lost when Belgium was invaded.

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#### *Suffrage Must Win*

THE United States Senate that supported the constitutional amendment for prohibition is not likely to refuse to pass a resolution for submitting a woman suffrage amendment to the constitution. Woman suffrage is inevitable. There is no argument left against it. It is democracy. It won't bring in the millennium but it will make consistent our claim that this is a government of the people, not of one sex. The United States senate will probably fall into line. The Lords did, in Great Britain. Our senate cannot be more conservative than the British Lords. The Democrats cannot sacrifice democracy for southern prejudice.

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#### *Mississippi Glimpses the Feline*

A BILL embodying the principle of the single tax has been introduced in the legislature of Mississippi. Everywhere the effect of taxation upon everything else is turning men's minds more and more to the truth that the tax upon everything but land value is a tax upon industry and therefore a discouragement thereof, while the tax on land values does not diminish the amount of land but will increase the amount of land used. The taxation of land value is the one tax that cannot be shifted. John Sharpe Williams, United States senator from Mississippi, says that the single tax is coming. It has to come, for the taxation of business and industry bids fair to crush both. The money for the needs of government will have to come from land values and government activities will increase land values to yield the taxes.

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#### *Never Back Again*

SOME people are afraid that the owners of the railroads will never get them back. Those who are afraid are right; the owners of the railroads will never get them back to have and to hold as they had them before. We have tried to make the roads compete and under competition the roads have crumpled. In a crisis we have had to force the roads to do what we had made it a crime for them to do before—to combine. We have found that the railroads should be a natural monopoly. Temporarily the government takes supervision of the operation of the monopoly. If the operation is a success we may take over the roads altogether, but in any event the roads will never again be operated with less

supervision than they underwent before. Unified operation will save millions by stopping duplication of service. It will end favoritism in rate-making. It will end overcapitalization. And it will be no small gain to get the splendid brains of railroad operators, as distinct from owners, into service of the nation. Whether the people will decide to buy the roads at an early date may be doubtful, but on the other hand the people may conclude it is as well to buy the roads as make good certain deficits by heavier taxation. We have not yet gone on a government ownership basis as to the railways, but the war shows that a nation should and must own and control its highways. The people will discover, too, that much of the value in railroads is value created by the people; land value, in other words. That value held by the roads and egregiously undertaxed has been made the means whereby the railroads taxed the people in rates. The land values in the roads must be taken because they belong to the people. That can be taken by taxation. After that the taking over of the remainder value in the roads will be merely a question of expediency. But the owners of the roads need not be alarmed. The people are conservative. The people won't take the roads or authorize the taking of them permanently without examining carefully the results of their operation during the war. When they do take the roads they will pay for them—for everything, that is to say, but that value in the roads that already belongs to the people.

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#### *Burleson's Bungles*

MANY have been the errors and bunglings of this country's going into the war, but the stupidest thing of them all was the establishment of the zone system of postage for newspapers and periodicals. It will not increase revenue. It does make a lot of trouble. It circumscribes circulation and provincializes publications. That it is opposed to national cohesion is evident. It fosters sectionalism. This brilliant idea is said to have originated in the brain of A. S. Burleson, postmaster-general. How exquisitely such an idea goes with that other idea of his that postal employees have no right to organize for better pay or improvement of conditions of labor! Burleson is forcing the best ability in his department out of the service, by his stand for low pay. Mr. Burleson is delightfully mediaeval. What an excellent German bureaucrat was lost in him. *Qualis artifex!* But he hasn't perished yet. I wonder if President Wilson is irrevocably committed to the irremovability of this finest flower of the Texan hot-house? Congress should abolish the zone system of postage on publications in the interest of keeping alive an interchange of ideas between all parts of the country.

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#### *You Must Read Walt*

If you are strained by the news of war conditions or depressed by the awfulness of the sufferings of the people, let me advise a bit of relief. Read Walt Mason's latest book "Terse Verse" (McClurg, Chicago). Don't let the fact that an "overture" by me introduces the volume prejudice you against it. You will find in these "poems in prose" the good, kindly, homely, humorous, gumptious philosophy of the average American. Here is common-sense singing at its sanest and with no little sweetness. Here are yourself and the fellow next door, each in his habit as he lives, a little foolish, a little fond, a little wise. The troubles of everyday life are here interpreted with and by a level head and a merry heart that goes all the way, while the sad tires in a mile-a. Walt Mason is a pragmatist who is saved by a dash of Plato. Life isn't at loose ends with him; it's not a go-as-you-please. Walt is a bit skeptical about perfectness, but he realizes that life is best when it is held in check by the inner monitor of man. He's strong for the material comforts and all that, but he will not have them at any sacrifice of truth or right feeling. He doesn't expect of life anything for nothing. He believes that man is best

(Continued on page 39)

## Against More Bonds

By Chester H. Krum

AFTER having been "kept out of war" for nearly three years the United States finally declared, in April, 1917, that the German Imperial government was making war upon the United States—a declaration to which the better-minded, better-thinking portions of the people gave hearty assent. Later, it was discovered that the Imperial Government of Austria was making war upon the United States, and congress declared the fact in the same language, omitting governmental title, as in the earlier pronouncement.

Congress enacted the "ACT TO PROVIDE REVENUE TO DEFRAID WAR EXPENSES AND FOR OTHER PURPOSES," and the full text thereof has been sent to the present writer by a well-meaning but misguided member of the aforesaid congress. This Act this writer has read. He found the statute quite as interesting as, but less understandable than, "Fearne on Contingent Remainders." Even the secretary of the treasury—"Gineral C is a drefful smart man"—proposed to have two boards, one of lawyers and one of "business men," to advise him as to the meaning of much of this extraordinary act.

At once, upon the declaration of war with the German empire, the allies ("our associates") and ourselves proclaimed that the oncoming of the United States was the one thing needed to "win the war," because the United States could furnish food and money. As food could be had only through the use of money, the latter was the one essential. Thereupon the United States authorized itself to lend to its associates some seven billions, of which between four and five billions have already been loaned. At once upon the declaration of war, all of the secretaries descended upon the treasury like wolves on the fold—for billions upon billions. As public credit was not a dead corpse, the secretary of the treasury touched it only lightly; as it was already upon its feet, it was strong enough, he said,

*To run the race**And climb the upper sky.*

It was estimated that from nineteen to twenty-one billions would be needed for the first year, but what was such a flea-bite of billions "among friends?" So the United States—a government of all of the people by all the people, for all the people (Theodore Parker, 1850)—authorized itself to borrow from itself sundry and divers billions through bond issues and to issue to itself sundry and divers billions of certificates of indebtedness, short time, unsecured paper of the United States. Then the people were admonished by their public servants that there was only one way to win the war—scrimp and save—so that when the time came for the lending to themselves of their own money, they would be enabled to do so, without sundry and divers financial "fits."

Speedily came the call. The United States had authorized the United States to lend to the United States billions of money, in sums, by way of popular loans, as the secretary and the president should deem expedient. The secretary of the treasury, with the approval of the president, put before the people a proposed Liberty loan of \$2,000,000,000.

We all remember the epical campaign. The land rang with proclamations, harangues, appeals, vociferations four minutes long and longer. The people heard for the ten-thousandth time that their liberty was at stake; the secretary assured them that the bond issue presaged unbounded prosperity, not telling, however, that he had, as a precautionary measure, issued nine hundred millions of treasury certificates of indebtedness, with which, afterwards, the banks paid for the bonds which they subscribed for; financiers, bankers, newspapers, magazines, every avenue of approach to the people teemed with glowing portrayals of the value of the bond as a security; in fact, the "derndest" possible was done:



"angels could have done no more." Well, the loan was placed; the people loaned to themselves, of their own money, \$2,000,000,000. The money which went to the treasury was treasury notes, national bank notes, federal reserve notes, federal reserve bank notes—all either express promises of the people to pay, or promises of banks secured by promises of the people to pay.

The writer desires to be distinctly understood as opposing the issue of bonds as the proper method of financing the war. Taxation alone is impracticable, because of the inevitable manifest hardships and unjust discriminations and the fabulous proportions of the financial needs of the war. There must, of course, be heavy taxation, but that alone will not suffice. He contends that bond issues, to be responded to with money now in circulation, can only result in financial disturbances which should be avoided and can be avoided by a resort to other methods. He knows that the people are honest and sincere in their purposes in this war, but he denies that their patriotism should lead to their own discomfiture.

The loan was "placed" as indicated. It may be assumed that the money reached the treasury. The people rightfully congratulated themselves on their honest faith in themselves as true Americans; yet right on the heels of this success came a note of solemn warning.

The ground-work of public finance is legal money, which presupposes the existence of a government qualified to create it. Every system of public finance depends upon well recognized conditions—the currency of the country, its fiscal machinery and its banks. Now, right on the heels of this success in placing the Liberty loan, came from the governor of the Federal Reserve Bank of New York, a calm, well-considered exposition of the difficulties which must ensue upon repeated issues of bonds, unless the most careful and painstaking preparation is made. It appeared, shortly after the first loan, in the *North American Review*. The governor pointed out the difference between the United States, with their thousands of banks which "clear" through separate clearing-houses in many different localities, and England, with only thirteen banks which clear through the London Clearing House. England, operating through the Bank of England, is enabled in short compass of time to return to the people, through its practically unified banking system, moneys secured through popular loans. This is impossible in the United States, because of the dependency of the treasury upon a multitude of banks which do not even belong to a common system and which are as divergent in their clearing opportunities as the points of the compass. In fact, the difference pointed out has been confirmed by the actual experience of the treasury, after the successful loan of two billion, in issuing certificates of indebtedness, not in anticipation of the subsequent second Liberty loan, but as evidencing indebtedness of the United States thereby created, although the proceeds of the loan had been pouring into the treasury for months. If the process of returning to the people their money through the banks was so easy of accomplishment, why did such return not at once follow? Why was it necessary to resort to treasury paper before the proceeds of the first loan were all in the vaults or had been passed to the credit of the treasury? The warning of the reserve bank governor demonstrated that the conditions in this country are so complex that repeated issues of bonds must be followed by serious financial disturbances, unless extraordinary and practically impossible preparations are made in advance of the loans.

Again, Mr. Wilson gave voice to the sentiment of difficulty by an appeal to the "non-member" banks to enter the Federal Reserve Bank system. So, Mr. Vanderlip, if he has been correctly quoted, has demurred to the project of repeated popular loans. He recognizes their inexpediency. And then we have it from well-accredited journalistic sources, that England has abandoned the scheme of popular

loans imitated by the United States and has resorted to a process similar to the "thrift" scheme of the treasury in the issue of certificates of indebtedness in obligations of small denominations. The new resort of the British exchequer may even have inspired the baptism of our certificate of indebtedness as the offspring of "thrift."

Even before the people had been given a rest from the strain of the first loan, the second Liberty loan came. The second loan was also a "success." Three billions were placed at four per cent. We need not go into the details as to the campaign. What it cost, the people will never know. The loan was placed, nevertheless and notwithstanding, but after a most extraordinary effort.

But why had the president pathetically appealed to the non-member banks to come into the fold? Why is Mr. Vanderlip now credited with an objection to any farther popular loans? Why does the secretary of the treasury admonish proprietors of stores that they should not receive Liberty bonds as money in payment for their goods? *Why is it, that, in the money market of its own people, the four per cent Liberty bonds of the richest government on earth, owning and holding three-eighths of all of the gold in the world, bonds of the second loan are being sold in blocks of five thousand, ten thousand, thirty thousand, fifty thousand, one hundred and two hundred thousand, at as low as \$96.10 per hundred, unless there is something ungereared in the machinery of the system?*

We are advised that there will be another liberty loan canvassed in February. This is in the face of conditions which can only increase the embarrassment of the people. Not only are the outlays of the war, loans to "associates" and the like, to be provided for, but the farm loan banks, which have already consumed all the millions contributed by the United States, are petitioners for one hundred millions more; the president has taken possession of all of the railroads (even some of the "jerkwaters") and has invited congress to guarantee earnings at a rate which will cost the United States not less than one hundred millions per annum. As I write, the press advises that the "budget" for the year 1918-19 will aggregate \$21,000,000,000!

What then should be the end of the matter? Done cannot be undone. The finances of the war are, however, being erroneously projected. No financial economist, of whom the writer is aware, approves the bond system in matters of war finance. The scheme of taxation doubtless will be modified, but even that now seems doubtful. It should be modified, or many important departments of business—indispensable departments—will be bankrupted. But on the whole, the revenue expected from taxation will not be an overwhelming burden on the people. The necessary modifications made, the remainder will take care of itself. There is one thing about our people which cannot be gainsaid; they are as "dead game" in finance as Wellington's army of boys were at Waterloo. The two loans already placed must stand, of course, but there should be no more. The assertion is made in good faith and in no captious spirit. It finds its justification in the financial experience of the American people. It is justified by the declaration of American aims, which promise and involve prolonged war.

The point of contention is clear.

1. The exigencies of war demand financial resorts of extraordinary quality. The inevitable outlay will be fabulous in its proportions.

2. But as funds can only be had at the hands of the people, it is the well-being of the people in the matter which must be paramount.

3. A bond of the people is merely their contract to pay at some future time. As evidencing a popular loan, it is merely their promise made to themselves. The secretary concedes this when he tells them not to use their bonds as a circulating medium, as money, but to hold them as securities. So that the suggestion is merely that the people should, in effect, accept as non-negotiable their

own negotiable promises to pay. But, regarded as an investment and leaving out of view the fact that the bonds must be paid, if at all, by the people themselves, what is to be said in favor of bond loans which do not carry with them the faintest provision for a sinking fund? Even in the infancy of the republic such provisions were made.

4. The certificates of indebtedness are merely short-time, uncovered paper of the people. They probably would be used as money, because of their small denomination, if opportunity afforded. If they could be given legal tender quality, they might answer the purpose of the treasury note. In fact they are, to some extent, a recognition of the necessity of the treasury note. The note, however, is sounder money than the certificate, and as to the soundness of the certificate not even the secretary of the treasury cavils. Without the certificate, issued in advance of the first loan, he might have been unable to place that loan, and the certificate aided him even as to the second loan.

Right here we learn that the scheme of the thrift stamp is not altogether free from objection. The stamps to the extent of five dollars go upon a Thrift Card. There seems to be no obstacle in the way of vending this card. At least, the secretary has not ordained that they shall not be vendible. But when the Thrift Card is full, it may be, *should be*, exchanged for a War Savings Stamp "for which you will be paid January 1, 1923, five dollars." But when you receive the War Savings Stamp, you will find that it is payable only when pasted in and made a part of a certificate which is expressly declared to be *not transferable*. So that by investing in stamps the people will have locked up all of the money they invest. During the interval between the receipt of the certificate and its maturity, they will derive no income from their investment. They may realize upon the certificate by turning it into the treasury at any time, but congress has made no provision for their payment and very naturally cannot now make such provision. Let all of this, however be considered as immaterial.

5. The financial scheme of the United States is as old as the government itself and older, because it is the outgrowth of colonial times.

6. The treasury note is a fixed feature of that scheme. Seven-tenths of our "money" is United States paper. The treasury notes, \$336,000,000, are a fixity, whose impairment is forbidden by statute. There are some \$900,000,000 of federal reserve paper in circulation today. Every note is issued by, and is the promise to pay of, the United States. There are some \$800,000,000 of national bank notes in circulation. They are, in effect, government paper, because they are secured by government bonds. There are over \$450,000,000 of silver certificates in circulation. Every one is a government note secured by silver bullion. There are outstanding more than a billion and a half in gold certificates. They are all government paper secured by deposit of gold bullion, but they have been "gobbled" by banks for reserve purposes and therefore are not much seen in circulation.

Treasury notes and federal reserve notes are "covered" to the extent of the reserve in gold provided by law for their security.

The people will be again called on to buy bonds, as it is called; which signifies merely a process of taking their money out of circulation and putting it in the treasury for an uncertain time. This is apparent from the fact that months are required to enable the people to recover from the shock of each loan, and from the further fact that when the country banks recently sought reimbursement from customers for whom they had bought bonds of the second loan, there was no response in many instances. In other words, the customers "lay down" on their engagements. Thereupon the country banks shrieked for help from their city correspondents.

The bond, at best, is no better than the treasury note. "Covered," the treasury note is better than the bond. The treasury note may be issued without turmoil, excitement or confusion. While it adds to



the circulating medium, it cannot operate as either a detriment, or a menace. By reason of the plethora of specie it has "ceased to be a danger, or even a difficulty." Its issue cannot involve an impairment of our specie reserves. They are absolutely under control. The treasury note should, of course, be issued with a view to its absorption in the affairs of the people. This was the theory in 1812, when the United States was financed solely on paper and had neither specie nor credit nor resources. It saved the people then, and it can "win the war" to-day, when the judgment of financial experts is that we suffer from a plethora of specie rather than from a plethora of paper, and it is conceded that we are the richest nation upon earth. Our financial system to-day is predicated upon a scheme of elastic currency. The federal reserve system is merely a phase of emergency issue of currency. It is not a ray less hazardous than a legal tender issue coupled with a refunding scheme, or covered by a reserve in specie. If every non-member bank was induced to join, the reinforcement would not enable the nation to "whale hell out of the Kaiser," if money is the desideratum for the laudable purpose and the much-prayed-for end.

Every appreciative observer of the events of the day must be impressed with the erroneous theory on which our war finances are projected. Money is the one thing needed to "win the war." This is conceded in all quarters. It is with money that every need is to be supplied, every end achieved. There is not a sufficiency of money to accomplish what is required, even though the emergency currency system is expanded to the inclusion of every non-member bank in the land. And it must not be forgotten that the federal reserve system is a treasury note system. It appears, at present, inadequate to meet the exigency.

The people are appealed to for money. They do not possess it as needed. They can only hope to get it by operations of trade, manufacture and commerce. The present supply comes from such operations. But it is not sufficient. The people are admonished to strip themselves, lest their liberty be lost. They are admonished that new enterprises, or enlarged means of gaining money, must not be indulged in, because money thus invested will be lost to the government in its present hour of need.

The estimate is that the war will cost the people not less than \$40,000,000,000, but it is asserted that, with their unbounded resources, this expenditure will not harm the people. The consummation is devoutly to be wished. But both taxation and bonds will not meet the requirement.

The question before the people is that of money, as employed in the ostensible purchase of bonds. Theoretically, the government seeks to borrow from the people. Theoretically, the bonds issued in evidence of the loan are obligations of an obligor distinguishable from the people who are the lenders. But the situation is not that of the United States borrowing from a people other than its own, or from banking institutions, or some foreign government. In fact, it is not a situation of the United States government borrowing from anybody; it is simply that of the people of the United States undertaking to finance a war in which they are involved, who find themselves without enough money in hand, or obtainable, to enable them to supply their associates and defray their own expenses.

The time has come for the issue of more credit obligations. Bonds employed as such, are, after all, the obligations of the people, who alone can and do pay them. The rigmarole of bond issues, involving as it does the necessity of taking money out of its ordinary channels and confining it in the treasury to the absolute detriment of the people, leaves the people without any more money than that with which they started.

Bills of credit—treasury notes, legal tenders, receivable in payment of all debts—under the constitution are valid obligations of the people. Whether they shall be with or without security or "cover" need not cause much discussion. The promise to

pay of the richest people upon earth, who have never failed to discharge every lawful obligation should command a premium in any money market of the world, even without security or "cover." "The United States will pay" is a term of absolute verity.

The treasury note will, without domestic disturbance, meet all requirements of loans to or payments for "associates" in the war; it will enable the people to "pay as they go;" the danger of a plethora, or undue expansion of currency is negligible, and the war can thus be financed with the least inconvenience to the people. As the time of refunding or retirement of the paper comes, the machinery of the Federal Reserve Bank system will prevent all disturbances to be predicated upon contraction, and if the waste of war by civilized people shall have equaled or exceeded \$90,000,000,000, as is predicted, possibly those very people may as a whole protest against the retirement of even one of the billions, few in amount as compared with their whole outlay, which the people of the United States will have issued in the name of humanity, justice and the inalienable rights of man.

♦♦♦♦

## L'Aveugle

By P. O'T.

TAPPING, tapping with his stick,  
Down the pavement—click, click, click;  
Treading, treading—gingerly,  
He so young, so fair to see;  
God above! What irony!

The sun shone bright on winding Aisne,  
On dewy copse and ripening grain;  
While lyric swallows dipped and rose,  
Then dropping swiftly circled close  
Above the silent, waiting line  
Carolling nature's countersign:  
Beauty, beauty—blest are we  
With eyes to see and worship thee!

Singing, singing he would run  
Down the world to meet the sun,  
Leaping, leaping, buoyantly—  
Oh, the world is fair to see,  
God in heaven! What ecstasy!

Across the fields a cloud unfurled  
Rolls mist-like from the nether world;  
A noisome shroud by genii spun  
Billowing onward hides the sun.  
Above the silent, waiting line  
What eerie monsters shriek and whine!  
"En garde enfants—the gas—the gas,  
En garde, Francaises; they shall not pass!"

Groping, groping in the black  
Chaos of the fierce attack,  
Writhing, writhing piteously;  
God or fiend, why must there be,  
Out of hell, such misery?

Hushed voices whisper faintly where  
Grave Paris gleams in the silver air.  
A ragged band comes marching by,  
Unkempt, ill-shod—incredibly  
Battered and broken, weary-sore,  
Spent veterans of a valiant corps.  
As on they drag, with shuffling feet  
His stick taps, taps, in rhythmic beat.

Marching, marching, keeping time,  
On he steps with faith sublime.  
Marching, marching, fearlessly.  
Holy Father! Can it be  
Those lips smile triumphantly?

Lo, from those sightless sockets he  
Counts rank on rank of soldiery,  
With pike and staff and glinting lance;—  
Immortal hosts of dauntless France—  
Great Conde, Charlemagne, Martel,  
Brave Saint Louis, dear Saint Michel—  
Then, waving joyously afar,  
The milk-white plume of proud Navarre;

And over all—Oh, promised are!—  
Floats high the pennant of Jeanne d'Arc.

Tapping, tapping with his stick,  
Down the pavement quick, quick, quick,  
Treading, treading, valiantly,  
Oh! to see what his eyes see,  
This, Oh, God! were Victory.

♦♦♦♦

## The Old Bookman

CONFESSIONS OF LEARNED IGNORANCE

By Horace Flack

XLIII. JOHN LOCKE AND THE DIVINE RIGHT OF BLUNDERING.

I HAVE one inalienable and divine right I will never surrender or compromise. It is the right to make my own blunders. I am using it as freely and as often as I can. I concede it to others. I not only concede it to them. I demand it for them as their birthright. It is what we are here for. There is nothing else to account for it. No one else has a right to blunder for us or compel us to accept his blunders. "John Locke, Gent." discovered this before he wrote his "Treatise on the Conduct of the Understanding." He is in earnest and afraid. He is alarmed by the possibility that we will go on forever, making our understandings "the warehouse for other men's lumber." He knows that our minds "straggle" as soon as we begin to use them. He has a mind of his own, and because it "straggles," he entreats us not to permit our children to be whipped because their minds straggle. "We are born with faculties and powers capable of almost anything," but except as we use them, they are useless. What we cram from books may be other men's lumber. We must use our minds, and correct our own mistakes. We must practice, and practice and practice. There is no other way to conduct a human understanding except this. For, says Columella, "Practice and experiment control in the arts and there is no sort of education in which men may not learn by blundering." This is all I know of Columella. But he knew that the man who can draw a straight line five inches long with one stroke without a ruler, could not have reached that perfection without having blundered into it at the expense of unnumbered crooked failures. Try it! Then thank Locke and Columella as defenders of your divine right to go on trying.

When we "warehouse other men's lumber," and so accumulate blunders not of our own making, we may love them, reverence them, idolize them,—as we never could our own. This is the "nearer way." It seems to decide everything, to establish everything. But the only net result is intolerance. When we so idolize a blunder that we are sure that we represent the will of heaven in compelling others to accept it, John Locke, Gent., discovered that we can become fit to live with on earth only as we learn to tolerate others in ignoring or violating what we tell them is the will of heaven.

This discovery accounts for his "Essay on Toleration." Until I have learned to correct my own blunders, I need to read it at least three times a year. No one will really need to read it at all who is willing to postpone interference with others who are blundering badly until he has corrected the last of his own,—if he is an eminent statesman, or debater, or officeholder, or scholar in politics, or critic; say, until he can draw a perfect circle, five inches in diameter, with a perfectly straight line through the center for a diameter,—at two strokes of a free hand, helped and controlled by his "understanding," and by that only. Then if he can explain the upper left-hand corner of the multiplication table to me, as Pythagoras knew it, I will call him Master. Then I will beg him to relieve me of the responsibility of making my own blunders. But until then, I must be permitted to blunder at my own expense. Until then, I will call "no man Master on earth,"—not even John Locke, not even Pythagoras, who, as he explained that he had been born a second time, might have been able to remember



the blunders he made 500 years before he finally learned to count ten without going above four. According to Lucian, men who pretend to be intellectual magnates when they do not know how to count ten without going above four, may have to stand more than knee-deep in mud on the wrong side of the Styx until they convince Charon that their pretensions to greatness would be tolerated in Hades. But one blunder I hope I will not make in this world or the next is that of inviting a mathematical or any other decisive test of the way I have conducted my understanding. It may be five hundred years before I can draw a straight line five inches long, with one stroke to the line, five times in succession, without a ruler.

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## The Old Men's Tragedy

By John L. Hervey

"What can an old man do but die?"—Tom Hood. THEY pass into and out of the office in unending procession. No day but brings at least one and some days bring a half-dozen of them—the old men who are fighting for their lives with a pitiless world and endeavoring to wring from it a living for themselves and, usually, others dependent upon them. Perhaps you have sat through, not so long ago, "Lear" or "L'Amore dei Tre Re" or, possibly, an Aeschylean or Sophoclean revival and come away, as properly you should, "purged by pity and terror." But, believe me, those spectacles are but mimic shows of things in comparison with this tragic procession perpetually wending its way in and out of this office where now I sit and write. In contrast with it, neither their terror nor their pity is more than cerebral emotion or, at best, emotional *divertissement*. They are art and it is life—art transfigured by expressive genius and life stumbling and stammering down the declivities of the last, deepest dread abyss.

And I can do nothing about it.

I can buy a pair of shoe-strings from this old man. I can buy a couple of lead-pencils from that one. I can buy a patent can-opener from the other. Can subscribe for some shoddy periodical or select some shoddy neck-tie that I hesitate to pass on even to the janitor. But what is that?

They are not beggars, these old men, though some of them are even led about by children. Seldom or never do they ask for anything purely gratuitous, for an outright almsgiving. No—they are struggling (and God knows what a struggle it is!) to "earn a livelihood" as, I believe, the phrase goes. The great majority of them are men whom, I see at a glance, nothing but the last overwhelming disaster could ever bring to the absolute naked solicitation of beggary. Battered and bruised and beaten as they are in their lost battle with life they still aspire to be men. They bear, a very large percentage of them, some hall-mark of breeding, or culture, or past position. Only yesterday an old, old man—he must have been near eighty—came in with collar-buttons and cuff-holders and the like. His feet dragged slowly across the floor, his eyes were glazed and watery, his skin was a mere piece of wrinkled, grisly parchment. His voice, when he spoke, nevertheless betrayed that unmistakable accent which only innate refinement ever can impart. His language was that of one who knew language and loved its correct usage. He spoke hoarsely, for time had laid its muffling touch upon his vocal chords and all their timbre and resonance were gone, while their strength had waned into a flaccid weariness—but, if he had not spoken so piteously, so pleadingly, it would still have been a pleasure to hear him speak. But so great was his gratitude when I had invested a quarter in his wares that I felt like getting down and crawling under my desk to escape from it—not because it disgraced him but because, somehow, it seemed to disgrace me.

All these old men "have seen better days." None of them have come up from the gutter or the ditch and are now falling back into it there to "find their

level." Their lives have not described parabolas but are dropping like a dead weight almost unimpeded in its straight descent, once the drop begins.

What are their stories? Imaginatively it is not difficult to reconstruct their careers. They are the "also-rans" in the race of modern life in our American cities, for whose "finish" the distance-judge has dropped the red flag—and they are straggling in from there to the wire as best they may. The impulse to inquire into the antecedents of the young man who is "down and out" is instinctive. But I shrink—and so do you, do you not?—from these old men's stories. Truth to tell, they are apt to be interminable—and you have the feeling that in most cases their incidents must have been foreordained. They were born to "lose out"—whether as their misfortune or their fault, who can safely say? Those whom the gods have decreed should fail they first make incompetent. The most of these old men, we may suppose, have been, in some vital sense, incompetent—their incompetency perhaps not soon visible, but nevertheless at the last severing the Damocles-thread by which it was suspended and turning them onto the street, their old age unprovided-for and defenceless.

Lears there are, of course, among them—and *Père Goriot* and other victims of domestic *débâcles* that need only a Shakespeare or a Balzac to immortalize them in imperishable verse or prose. We would weep over them in a drama or a novel—but we elbow them in every-day life as heedlessly as if they were shadows. We are generally conscious of their presence but specifically they scarce exist for us. Not until we, too, begin to "get along"—and then, perhaps they give us pause.

Granting, however, their predestinateness, their ordained incompetency, their inescapable disasters, the one blank, hopeless and irremediable thing about them is that they are old—and that our modern civilization has no use for the old man unless he can command it. It either crawls and truckles to him or turns upon and rends him. And all the while our old women are growing younger and younger—living, from the standpoint of age, a sort of double life. "Women," I read in a magazine article the other day, written by a woman, "are no longer old unless they choose to be." And it went on to explain why—an explanation that I will not try to recapitulate but one that was, to anybody even superficially familiar with the progress of feminism, not only plausible but, in a way, convincing. Particularly when we look about us in the streets and discover that is often impossible to distinguish sixty from sixteen, so far as costume and carriage are concerned; or venture into the theater and discover that fifty per cent of the "matinee girls" are grey-headed. The "sphere" of the old woman steadily widens as that of the old man contracts—or so it would seem.

The "crime of youth" has been expunged from the statute books so far as masculinity is concerned. The young men in high positions nowadays are legion. "Where are all your old men?" said a stranger and a pilgrim to me not long ago. "I have been in this town for ten days and presented a lot of letters of introduction and I haven't seen a grey hair!"

"I suppose," I replied, "that not the drift, but the tide toward Efficiency is the explanation. They say that corporations have no hearts, but that is a mistake. They all have one in common and Efficiency spells it. And Efficiency and Grey Hair, according to the present light of day, do not hunt in pairs."

Can anyone ever really comprehend, I wonder, the actual mischief that Dr. Osler and his forty-year-limit proposition set in train? To be sure, the bulk of popular comment and criticism was all against its validity. But that was only a superficial result. The subterranean and much more influential one was all the other way. It served as a point of departure, or, to change the figure, a precipitant for crystallizing what had been gathering in the air. And ever since the procession of the grey-haired "unemployed" has been growing more and more unending, while the shadow on the western slope

of many a useful life has alarmingly encroached upon its sunlit space.

Not all the old men shuffle in and out of offices with soap or shoestrings. And this is sometimes why:

Harding, as I will call him, had been for thirty years in the employ of a certain corporation. He was in a subordinate capacity and would never rise above it. He was well aware of it himself and so was everyone else—but it was generally agreed that it would be difficult to find another man who could fill his position quite so satisfactorily. He had "grown up with the business" and seemed an integral part of it. Well, a few years ago the directorate of this corporation, whose system had long been ripe for it, became infected with the Efficiency germ—and the upshot was the passing of a regulation that automatically "severed the connection" of all minor employees at the age of sixty.

Its application was, from the outset, rigid—but, somehow, it never occurred to Harding that it could possibly affect *him*. Neither did it to anybody below the directorate. It was taken for granted that in some way or other a way would be found in Harding's case to get around it. No authoritative intimation was ever made to that effect—yet so often had Harding himself been told so by his fellow-employees that insensibly it had become a fixed idea with him and, as he approached the line of demarcation that separated the efficient from the non-efficient, he hardly gave the matter a thought; or, if he did, it was to ruminate that it was lucky he had been "on the job" for so many years he had no cause to worry. To hand *him* a blue envelope would be a piece of incredible mismanagement on the part of the powers that were, if nothing more. He might be sixty, the traces of frost be palpable upon his thatch. But his working capacity was still unimpaired. True, they might put a young man in his position at a considerably smaller salary—there were swarms of them hungry for such a "chance"—but what one of these young men could fill it as did he? With his whole-hearted devotion and single-minded endeavor, the result of thirty years' association?

Harding was sixty years young when that birthday came around, he said. And when his weekly envelope was handed to him the following Saturday evening, it was the usual white one, of course. That it would be he was morally certain, in advance—and he stuffed it into his pocket with a very comfortable feeling of the security of the future so far as he and his were concerned.

The next Saturday evening he also received another white envelope. But the next one—as it was handed him, he thought at first that some trick was being played on him or else he had suddenly grown color-blind. For his envelope was blue: unmistakably, unequivocally blue, he found, upon a second glance. And the man in the cage who handed it out to him had to raise his voice and repeat to him these words, whose import had at first fallen upon deaf ears:

"Mr. Harding, I was requested by Mr. McAlpine to tell you to step into his private office. He has a little something that he wishes to say to you."

What did it mean? Harding was not very clear. His brain, which, he was fond of declaring, acted just as quickly at sixty as it had at thirty, was for the moment too dazed to do more than dully wonder. But he stepped to the elevator and went on up to the eleventh floor to the private offices. Mr. McAlpine was the acting vice-president and general manager of the company. He was comparatively a new man in the corporation—he had come on from the east about three years before. Harding knew him but very slightly—he had been called in to consult with him a few times on matters that he was particularly versed in, and when they chanced to meet, either in the building or elsewhere, his chief was always pleasantly courteous to him, but that was all. He was perhaps forty, this chief, and a prodigious worker—an arch-exponent of Efficiency himself and a relentless exactor of it in others. Which explained why he was still in his private office at 5:30 Satur-



day p. m., instead of on the golf links at the Country Club or somewhere in a motor-car scattering the dust of the highway over the surrounding landscape at the rate of fifty miles an hour.

The mahogany door that bore a small plate which said simply, "Mr. McAlpine," was standing ajar, directly opposite the elevator shaft and Harding, giving it a light tap, stepped inside. The stenographer was gone from the anteroom, but the door into the inner, personal office, was also ajar, Harding saw Mr. McAlpine within, seated at his flat-topped desk and heard him say, "Step in, Mr. Harding. I was expecting you."

"I was informed that you had something to say to me—that you wanted to see me about something," said Harding. There was a little tremor in his voice that he probably could not have suppressed had he been conscious of it; which he was not.

He stopped, awaiting what his chief might have to say, and as he did so, noticed that Mr. McAlpine was looking rather queerly at his hands, which he held loosely clasped before him—and then he became aware of the fact that in one of them he still held the blue envelope. With a hasty gesture he thrust it into his side pocket—but it had given his interlocutor the opening he wanted, without preamble.

"Mr. Harding," said the vice-president evenly, "I see that you received a blue envelope this evening. Need I say to you that I am very sorry? I have not been manager of this company the past three years without coming to know and value you, alike as an employe and as a gentleman. I knew, of course, of your very extended term of service with the company, and of the admirable satisfaction with which your duties always had been and were fulfilled. However—"

Here Mr. McAlpine paused for a moment. Then he proceeded:

"However, you must, I think, be aware of the regulation limiting the ages of all employes, enacted by the directorate a few years ago, by which retirement was made automatic at the age of sixty. You reached that age, I believe, two weeks ago?"

The rising inflection in the speakers' voice implied a question and Harding replied simply:

"Yes, sir—I was sixty week-before-last; on the eleventh."

"That was what our records showed," continued the composed voice of the vice-president, "and," he went on, "had you been an ordinary employe, Mr. Harding, your services would have no longer been required after the following Saturday evening. But you were not an ordinary employe. And, for that reason, as an act of recognition of your long and faithful service, instructions were given that your name should remain on the pay-roll until this evening. We wished to do this as a merited token of appreciation—and, beyond that, if you have not yet opened the envelope just handed to you, you will find within it the amount usually paid you for a month's and not a week's salary. Kindly accept this as a further earnest of the company's wish to signalize its regret at the necessary severing of a business connection that has lasted so long and so satisfactorily upon both sides. The company is not in the habit of doing such things, but in your case felt that the ordinary process of retirement might be deviated from—though I will ask you, as a favor, not to arouse expectations of similar procedure among other employes as they would not be realized. Finally, Mr. Harding, I wish to say, both for myself and for the company, that your duties have been fulfilled in a way to meet the most exacting requirements throughout—do not imagine that your dismissal is due to anything whatever but our general retirement rule. Your ability has remained without impairment. But, having adopted our limitation rule, it is imperative that it be lived up to in every case, absolutely without exception. To do otherwise would be to breed dissension and friction in our entire working force, which would virtually destroy its efficiency. It would give me pleasure if I could waive this rule in such a case as your own; but, unfortunately, it is impossible. You are there-

fore at liberty to seek a position elsewhere at once, as Mr. Leavitt will assume your former duties Monday morning. I have no doubt that you will be able to secure a desirable position without trouble and the best wishes of the company go with you. I will be more than pleased to furnish you with any references which you may think useful."

The clear, even tones of the vice-president had altered somewhat during this speech. It is probable that, used as he was to the merciless routine of Efficiency, inwardly he was moved, though outwardly he gave small sign of it. But he had said all that he had to say and his manner signified to Harding that the interview was over.

He had heard all that Mr. McAlpine said, had Harding, but in his dulled and sluggish brain the words, for the most part, scarce carried their meaning. All that he sensed was that the blue envelope was not a mistake. It was meant. And this was the end. He was no longer in the employ of the company. Was he quite master of himself? Hardly. And so all he said was, as might the merest "fired" menial:

"I am discharged then? I needn't come back Monday morning?"

Mr. McAlpine looked a trifle surprised. He had expected something different from a man like Harding. But he only said in reply:

"You can put it that way if you choose, I suppose. But I neglected to say that if you have any personal effects in the offices that you wish to remove, you are at liberty to come or send for them at any time during the week. And now, as I have another appointment, I will have to say good-bye to you. You have my best wishes."

What queer thoughts come to us at crises in our lives. Out of the dim recesses of our consciousness they rise, without rhyme or reason, unaccountable, inexplicable, involuntary. Harding found himself on the street-car without knowing how he had got there. He looked up at the transparent placard posted over the central window and saw that it was the right car—and as it was a pay-as-you-enter car, he knew he must have paid his proper fare, too. Yet he had no recollection of anything that had happened since he heard Mr. McAlpine say with an accent of dismissal, "You have my best wishes." But now he suddenly awoke—came to himself, as a somnambulist might have. And, queerly enough, he found himself thinking of what his wife had said the evening before to a couple of friends who had dropped in for the evening. They had—for they were old and intimate friends—spoken of Harding's recent birthday and of the fact that he was still on the pay-roll of the company.

"You keep right on drawing your old white envelope, eh, Harding?" the masculine one of the callers had said jocularly. "Lucky dog!"

"Yes," Mrs. Harding had responded, but addressing the feminine one, "Henry is lucky. But think how long he has held his position! Thirty years! Why, such a man can't be affected by any age limit, you know—especially a man so efficient as he is. And so devoted to his work. It's the only thing that has ever made me jealous. I verily believe that Henry could get along better without me than he could without his work. The man couldn't live without it, I sometimes tell him—and I believe it. He'll never give it up until he just wears out and is physically unable to keep going any longer."

"He couldn't live without it. . . . He'll never give it up until he just wears out and is physically unable to keep going any longer." He repeated the words over and over now. At the time he had thought nothing of them, for his wife had often said as much and he had paid no attention beyond a sort of joking one to their import. Now they were all that he could think of—nothing else seemed within his power of thought. And their irony seared his soul.

"Step lively," said the conductor of the car, as, having pressed the button that signaled his corner, he rose slowly from his seat and moved heavily to the door to alight—but somehow it was impossible for him to hurry. Yesterday he would have re-

sented the incivility that the adjuration implied; but to-day it somehow didn't matter.

The house was paid for, he reflected, as he mounted the steps and inserted the latch-key; it and everything in it. But he realized that aside from that his resources were just at present negligible. For all his savings, only the fall before, had gone into the little business that his son-in-law was starting and thus far there had been no returns.

He was late for tea, his wife told him, and where had he been?

He parried the question and they were soon at table. "Nelly has just gone home with the baby," said Mrs. Harding. "I told her it was cruel of her to take him off without waiting for you so you could at least have one hug. But she said she must be there to get supper for Freddy. He was working so hard now and always came home so tired that he needed something good and hot right away without waiting for it. Do you know, too, Henry, I think Nelly is a bit worried about Fred's affairs? She don't say anything—but somehow I get the feeling that they are not going just as well as we hoped. And when she was saying good-bye she said, 'Oh, dear, mother! Of course it's a splendid thing for a man to have a business of his own. But it's such a struggle, seems to me, to get it started. Freddy's just working himself to the bone and says it will be two or three years yet before he can let up a little and feel that he is really on his feet. He gets so dead beat, and we have so little to go and come on, that often I can't help wishing he was just a salaried man, like father, without any great prospects but with an assured income and the certainty that it would continue right along, no matter what happened.' And I almost agreed with her!"

It was like pouring aqua-fortis into a new wound, but with an effort Harding controlled himself.

"How can I ever tell her?" was his thought. "How can I?"

"Really, Henry, you haven't eaten enough to pay for my getting such a nice tea," said Mrs. Harding as they rose from the table. "I think it's a shame that since the change in the management of the company you only get Saturday afternoons off during July and August, when you used to have them from the first of June to the first of October. When a man gets to your age he needs those Saturday afternoons more than ever to freshen himself up and keep fit. I should think the company would see that they don't gain anything by such a policy. A young man may stand it all right, but a man of sixty, and one that has been with them thirty years—!"

It was like another drop of aqua-fortis and the burning seemed almost intolerable. But Mrs. Harding was busy clearing off the table and there was no necessity of an answer.

He unlaced his shoes, set them carefully in the closet, drew on his slippers and, walking mechanically into the alcove off the sitting-room where the reading-table with its drop-light stood, sat down in the arm-chair where, almost invariably, he was in the habit of reading his evening paper after tea. But he had forgotten to get a paper this evening, he realized—and then realized also that he couldn't have read it if he had. His mind seemed just a dead, inert mass of matter, that only awoke to consciousness when the aqua-fortis burnt into it. He was glad that his wife was in the kitchen, doing the tea things and there was no need of trying to answer or talk to her. And he kept repeating to himself, automatically: "He couldn't live without his work. . . . He'll never give it up until he just wears out and is physically unable to keep going any longer."

Everything seemed to go black around him for an instant, with the feeling that he was sinking, sinking—. Then the voice of his wife recalled him to himself. She had come in from the kitchen with some of the silver, which she was wiping as she stood by the tea-table.

"Henry," she said, "I declare I came near forgetting entirely. But who do you think called up



this afternoon? Well—Mrs. Cummings. She said they were going out to Riverside in their machine to-morrow and wanted us to go along. That they would have to stay over night though, for it was too far to get back that evening; but that by making an early start Monday morning we could be in town by 10:30 or 11 at least—that the paper said fair weather and the trip would be delightful. She had been intending, she and Mr. Cummings, to ask us before this, but this was the first good opportunity. And surely we would come! Wasn't it just too provoking? Of course I had to tell her that it was impossible. If they could get back that evening we would be glad to go, but not otherwise. She said no, they couldn't, they were obliged to stay over night, but we would be their guests and Mr. Cummings had reserved rooms at that lovely 'Friendly Inn' there, that I've always been hearing about but never seen the inside of. Just imagine! But what could I say? I told her you had to—simply had to—be at the office at eight Monday morning of all others. That the whole Consolidated Service company apparently couldn't get started for the week if you weren't there at your desk—and that I guessed nothing short of death would keep you away from it!"

The burning this time was unendurable. And with it there was a frightful compression of the heart that caused him to sway slightly as he rose from his chair. Without answering his wife he walked—with a supreme effort, naturally and steadily—to the stairway and ascended the stairs. At their head, and a little to the left, was the bedroom. Across from it was the bath-room. He was in such torture now that he wondered if he would be able to find what he wanted without collapsing. As he fumbled for it in the small upper left-hand drawer of the dresser, stray sentences kept chasing their way through his mind. "You have my best wishes." "I can't help wishing he was a salaried man, like father, with an assured income." "You keep right on drawing your white envelope, eh? Lucky dog!" "He couldn't live without his work. . . . Nothing short of death could keep him away from it!"

It was there, though—what he wanted—and clutching it firmly, but with tottering steps, he weaved and staggered across into the bath-room. There was no light burning and he had to feel for a match to strike one. The jet flared up suddenly and he stood stupidly watching it until the match, still held in his fingers, burnt down to the flesh. He dropped it hastily and instinctively plunged his hand, to relieve the smart, into his coat pocket. It touched something there—paper—which he withdrew and half-dazedly held up to the light—

The next moment his wife heard the report of a revolver above-stairs. With a scream she dropped on the kitchen floor the dish that she was wiping and ran up to the second floor. There was a light in the bath-room and the door was open. On the floor lay the crumpled figure of Harding. From a hole in his temple the blood was pouring. The smoking pistol had fallen beside him, but in his clenched left hand he still held a blue envelope.

♦♦♦♦

## What Do Soldiers Believe?

By an Officer, B. E. F.

WHAT does the soldier believe? How far does religion influence his life? Is he, in fact, influenced by religion at all? I have sometimes been asked questions such as those by my friends who are anxious to know something of the private soldiers' attitude towards life and death, and when I attempt to make an adequate answer to each question I find myself in an extraordinarily difficult position. Organized religion seems to have no influence whatever on the soldier. I should say that the Roman Catholic Church has the strongest hold on its members, the various Nonconformist sects the second strongest hold, and the Church of England the least. Numerically, in my regiment at all events, the Church of England leads the Nonconformists and the Roman Catholics, but it is per-

fectly obvious that many of the Anglicans are Anglicans but nominally.

But religious influence does not consist in professing allegiance to this or that form of faith, and so the divisions of the regiment give no indication whatever of the extent to which the men are moulded by their beliefs. I should say that, on the whole, Christianity has singularly little influence on the mass of the men in the ranks, and since most of them have lately been in civil life, that is tantamount in saying that Christianity has singularly little influence on the whole life of Great Britain and Ireland. I am aware, of course, that such statements have frequently been made before, but it is only in time of crisis that one understands the truth of some familiar statement.

One detects in the conversation of the rank-and-file a curious strain of disappointment when they talk, as they sometimes do, of religion. Here is something, they seem to say, which ought to have made the war impossible, but has not done so; and in that disappointment I find a strong strain of contempt, or, failing that, indifference. It is not my business to discuss here the rightness or the wrongness of that view: it is my business merely to record it. Certainly, the failure of Christianity to influence the lives of these men does not appear to me to be datable from August, 1914: the beginning of the decline was longer ago than that. The curious flippancy with which the men speak of the Deity was not acquired in a couple of years, nor is the blasphemy, sometimes perfectly outrageous, which I frequently hear in the barracks, a thing of recent origin.

I should say that church parade is the most unpopular feature of army life. Men actually prefer to perform fatigue work rather than go to church. It is a little difficult to understand this objection to church parade, particularly when one discovers that some of the most emphatic of the objectors go to church of their own accord in the evening. I imagine that a good deal of the objection lies in the fact that church parade is obligatory, and that it is accompanied by a great deal of "Form fours" and "Form two-deep," and "marching at attention." One gets the sensation at church parade of worshipping God by numbers. . . . At the same time, it must be remembered that some of the men go to church in the evening, not because of religious motives, but because it is dull to walk about in dark streets and cheerier to sit in a lit interior, where one may sing and listen to the music of an organ. Moreover, there is a certain amount of amorous intention in evening church-going. Girls are to be met at church—sometimes, indeed, "the girl" insists on a visit to church.

Whether there would be more or less church-going by soldiers if church parade were abolished I am unable to say. Some men certainly would never go to church, and their number would not be negligible; a fairly large number would go irregularly, some for devotional reasons, others for purely social reasons; and a smaller number would go almost every Sunday, mainly because of a religious intention. But I feel certain that if church parade were abolished there would be far more religious feeling in the church-going soldiers than there is now. I have difficulty in understanding the religious purpose of a function such as church parade which causes men to let loose a great deal of bad language, nor can I see how it is possible to get into a devotional frame of mind on entering a church immediately after you have been told by a sergeant to "form two deep, for Christ's sake!" as I heard a sergeant say to a soldier one Sunday morning, as we were entering church. The plain truth about church parade is that it has become as much a piece of military drill as any other parade, and the Chaplain-General might seriously consider whether it is worth while sacrificing religion in this fashion.

But all these questions of the influence of Christianity on the soldier and the utility of church parade do not settle the question of how far the soldier feels the influence of religion, using the word

religion in an undenominational sense. What does the soldier feel about life after death? Does he, while indifferent to or contemptuous of the tenets of Christianity, show signs of being influenced by some other form of religion? I think I can say, so far as my own regiment is concerned, that most soldiers believe in the existence of God, but I think it is true also to say that they are puzzled about God. They are not men who have explored the region of theology very extensively or at all; at all events that was their position prior to August, 1914; but since the outbreak of the war, these men, rather crudely perhaps, but nevertheless very earnestly, have been asking questions of themselves and of each other concerning God and God's nature. I have heard men in my billet talking about religion in that questioning fashion, and, on each occasion, the discussion ended vaguely, inconclusively. The men were out of their depth, and they knew that they were out of their depth, and so, having expressed their sense of puzzlement, they left the matter there.

But I have noticed, particularly in men who have been to the front, that out of that vagueness and puzzlement is growing a curious sense of fatalism. One of my comrades, a man who had been through the fighting in the Persian Gulf and elsewhere, told me one night that the German bullet was not yet made which would kill him. "An' it never will be," he added with extraordinary assurance. My friend, the late Rupert Brooke, was equally assured that he would die during the war. The commonest speech uttered by men in the army, when the talk turns to the chances of eluding death in battle, is, "Well, if your number's up, it's up!" and now and then a man will say, "There's a German bullet with a number on it, and it'll get you if it's your number, and there's no good in chewing the rag about it!" More and more does the belief in predestined death in war become part of the soldiers' creed. He does not relate it to any wide theory of existence. He does not, unless he be from Scotland, understand what you mean when you speak of the doctrine of Predestination. But his faith in this settled fate is unshakable. There is no question of chance. He will not admit that every man who goes to the front has the same hope of surviving or the same possibility of dying: he believes, simply and immovably, that some men are marked out to be slain and that others are not. How far that belief has come into the army by way of India I cannot say, but the old or pre-war soldier has certainly inculcated the belief in the minds of the new army.

Outside that belief in a settled fate there seems to be very little manifestation of religious spirit among the soldiers. There are many soldiers of a deeply religious bent of mind in the army—a "Student in Arms" is a notable instance—but these men are highly individualized; they certainly are not representative of the soldiers as a whole. I am not unmindful of the fact that the average man, particularly the average Englishman, is chary of revealing his intimate feelings to chance observers, and I have made allowance for the fact that I may have seen only the superficial side of my comrades' nature; but at the same time I do not believe it is possible for men so to conceal their spiritual character that it does not appear to exist at all or to disguise it so effectually that it seems to be something totally different. There is no indication whatever, apart from exceptional individuals, that the Christian faith has any deep hold on our soldiers' minds. There are signs of an entirely non-committal belief in God, vaguely held. There are more definite signs of difficulty in understanding just what is God's purpose, and a strong suspicion that perhaps that purpose is not quite so beneficent as they had sometimes imagined. And there is an unshakable belief that, in this war at all events, something has settled definitely and irrevocably that for some men, as my drill-sergeant says, it is "thumbs up," and for some other men it is "thumbs down." Beyond that, there is nothing more to be said.

From the London Nation.

## Letters From the People

Mr. Colum and Lord Dunsany

166 West 79th Street,  
New York City, Jan. 4, 1918.

Editor of Reedy's Mirror:

I want to thank you first of all for an article on my work which appeared in REEDY'S MIRROR of November 30th. I have not had a more sympathetic article in any American journal. But what moves me to write to you about it now is a reference made to a play of mine, "Mogu the Wanderer." Miss Babette Deutsch remarks that "it is easy to trace the influence of Dunsany in this tale of an Egyptian beggar, vizier for a day." I should like to tell your readers that this play which is dedicated to Lord Dunsany was written ten years ago, that is to say several years before any of Lord Dunsany's plays were either published or produced, or, as far as I know, written. It was published privately in Dublin, with the title "The Desert" in 1912 in order to show its priority of composition to Knobloch's "Kismet." The play as it now stands is dedicated to Lord Dunsany because having seen it in MS. he urged me to make good my claim to priority by publication. Just at the moment I am anxious to have these facts known, as "Mogu the Wanderer" is to be produced soon by Mr. Stuart Walker and I am anxious to spare critics—even such acute and friendly critics as Miss Babette Deutsch—the trouble of making what seems an obvious, but which is not at all a fair, comparison.

I am afraid my dedication has misled many into making that comparison. But as a matter of fact the internal differences between "Mogu" and any of Dunsany's oriental dramas are as great as the internal differences between any of them and, let us say, Wilde's "Salome." I begin with a character, while Lord Dunsany begins always with an idea or a situation; the east we write about is widely different—his is always east of the east, whereas the east in my play is definitely fixed within the Arabian nights; the action in "Mogu" is psychological, whereas the action in Lord Dunsany's plays is always mythological—it is an action that has no law except the wonderful law of the myth itself.

Again thanking you for so good a critique,

Very sincerely yours,  
PADRAIC COLUM.

### A Poet's Tip

VACHEL LINDSAY  
603 SOUTH FIFTH STREET  
SPRINGFIELD, ILLINOIS

January 11, 1918.

My dear William Marion Reedy:

No doubt when Mr. Hartt's sectional picture of America is complete, we will have a book. I am sending you the sketch that appeared in the *Century Magazine* a year ago, and has been a treasured ornament of my study table ever since. I hope you can see your way to reprinting it with your prophecy and mine that when this series appears in book form Mr. Hartt will arrive as no man has arrived since Edgar Lee Masters.

Let us counsel this man to conserve his powers. Let him not speak till he

has something to say. Let him starve rather than become a busybody special article hack, running thin. If he has a wife, let us counsel her to take in washing rather than let this man become the victim of the journalistic wheel. We should have about five articles like this from him every year, no more. We should have a book every two years, no oftener.

But whatever the grinding wheel of journalism may do to him, this description of New England has made Mr. Hartt my friend forever. Like the old negro preacher, he has unscrewed the inscrutable. Which is more than Henry James could do. But why compare him to Henry James? A man who can write an article like this is greater than Alexander the Great. He has not cut the Gordian knot. He has untangled it.

Very sincerely,

VACHEL LINDSAY.

[The sketch to which Mr. Lindsay refers is "New England, the National Wallflower," by Rollin Lynde Hartt. Since its appearance *The Century* has



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published others about other sections and places, all of them worthy of the enthusiasm of the poet who finds in the public square of Springfield, Ills., the center of the universe, the possibility of the glory that is Greece, the grandeur that was Rome, the *civitas Dei* of Marcus Aurelius and Augustine.—EDITOR THE MIRROR.]

♦♦♦

### Prof. Salter's Nietzsche

Editor of Reedy's Mirror:

In the friendly and intelligent review of my book on Nietzsche which Mr. Robert J. Hutcheon contributes to your columns, he asks why have I offered no criticism of the outcome of Nietzsche's thought; why have I written the book at all, and have I abandoned former positions? They are quite legitimate

questions. I shall try to answer them briefly.

(1) The book was already too long, and criticism would have made it still longer. Besides, criticism would have meant bringing myself into the foreground, while I was now concerned to make Nietzsche stand there—he has been so commonly and so flagrantly misunderstood, that simply to set him forth as he was seemed worth while. I had been delivering myself for years, and was known for all and perhaps more than I was worth, but here was a man who, for all the talk about him, was practically unknown; why should I stand in the way of the light which I wish to throw on him—accompanying his views with my views about them? The trouble with most of the books about Nietzsche in English is that we



learn more about the writer of the book than of its subject. Then I also felt that I was perhaps too near my subject to judge him well. In time and at a proper remove I may do what Mr. Hutcheon desires.

(2) I have written, or rather published, the book as a contribution to general enlightenment. I studied Nietzsche to satisfy my own curiosity about him (having been stimulated, I confess, by references to him by Bernard Shaw), and finding the truth to be so different from the popular (and my own previous) notions, I thought it possible that the public would care to have it presented. I had no wish to improve my readers, but simply to give them a true picture. Even the devil would be better dealt with, if we had an understanding of him.

(3) I am not conscious of abandoning any former positions. I do, however, see many things in a new light, and what the final detailed outcome of the study I have been recently giving to Schopenhauer and Nietzsche (for that of Schopenhauer came first) will be, I do not undertake to say. Our views are not altogether subject to our will. I have had changes in my life before, I may have them again. A poet has even said: "We all are changed by slow degrees, All but the basis of the soul."

WILLIAM M. SALTER.

26 Gramercy Park, New York,  
Jan. 8, 1918.

P. S.—May I add that in my (perhaps un instructed) judgment, the question of democracy is only accidentally involved in the present world-struggle—we would have gone into the war, stung and hurt by the barbarities of Germany, as we have, even if one of our allies had remained an autocracy—that at bottom the struggle is one between contending sets of European powers, to attain a new balance of power, or forcibly to continue the present one? My view is briefly given in an article, "Nietzsche and the War," in the *International Journal of Ethics* for April of last year. What I gather would have been Nietzsche's view is indicated on the first and second pages of the preface to my book. Of democracy in general I shall have to speak later—perhaps much later.—W. M. S.

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## Reflections

(Continued from page 32)

under his own self-imposed restraints. No highbrow philosophy for him, with its repudiation of inhibitions. And his poems "put you onto yourself" by showing you the other fellows' "bad breaks" in their effort to "get by" without giving value received. There's where the humor comes in. It is voiced in singularly good rhythm and with amazing ingenuity and felicity of rhyme. There is not alone laughter but wisdom on every page. And you can't get mad at or disgusted with anybody he lites about. Everybody in his poems is "just folks" like yourself with just your daily technique and terminology. Walt is our most colloquial bard. No one has a more universal American idiom. I'd like to see his book sent by thousands to our soldiers abroad. Nothing could more felicitously remind them of the sights

and sounds, the forms and faces, the thoughts and feeling of the folks of their state, their town, their block, their street at home. He is not irreverent towards any worthy thing in the world and when he's most like *Poor Richard* he's tipping you the wink that even practicality and prudence and looking out for number one are not all of life and not to be taken too seriously. Read Walt Mason and buck up against the mouthings of the gloomsters.

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### Slickers and Slackers

SENATOR STONE has declared himself against the "slicker" not less than against the "slacker." The slicker is a slacker who is smart enough to get a bomb-proof position that will entitle him to wear a uniform and be inferentially,

in drawing-room and clubs, a hero. If a more presently popular senator than Stone had slammed the slicker, the country would have applauded, but Stone voted against going to war and that damns him, although he's stuck with the President on every war measure since the declaration. It was a gruff old soldier man who said not long since, looking over the war workers around Washington, "This danged town is just chock full of fellows with flat feet and great executive ability." Over in England they have the same sort of critters, but there they call them "Cuthberts." A fearsome lot of dead wood has been foisted on the officers' list of the army and it should be cleaned out. At least the fighters and workers should be distinguished in some way from the fakers

and posers. And it should be done in spite of the fact that unpopular Senator Stone proposes it.

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### Grape at the Marne

THERE is no end of stories of the reason for the throwing back of the Germans at the Marne—it was such an almost miraculous thwarting of the most stupendous military advance in history. The one most generally accepted is that von Kluck held back his forces to enable the Crown Prince to come up and enter Paris in triumph, and this enabled the French and British to form firmly and Gallieni to send out the Paris garrison in 30,000 taxis to break the line. Students of strategy and tactics say that the defeat was the result of a well-formed French plan that worked out

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with mathematical exactitude, but there's no romance or miracle in that. Neither is there romance or miracle in the very latest story of the Marne that I have heard. It is that the Germans coming, in their drive, upon the wine caves in the champagne country, attacked the

huge stores of bottled grape, became drunken and muddled, rank and file, and simply fell back demoralized before the well-planned attack of the French. It is a good story, probably untrue. Not the least lovely thing about it is the way it will work on the prohibition ques-

tion. Wine cost Germany Paris. Wine saved Paris, France, the world.

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### Plenty of Coal

It is said the government will take over the coal mines in order to get a supply of coal. It is doubtful if this will be necessary. The *Charleston Leader*, January 10th, said that seventy-seven mines in the Kanawha district with a capacity of 39,900 tons daily, were idle for lack of cars. The day before, the operators of thirty-eight other mines asked equipment to handle 54,500 tons and received enough to handle only 16,900 tons. The West Virginia fields could make up the coal shortage, if there were transportation. While labor is not plentiful and wages are high, the mines do not work more than half time, because of lack of cars, and men are leaving the mines for work at which they can make full time. The same report comes from all the mining regions. In fact there has been a car-shortage everywhere. The railroads were telling us that long before the war began. If Mr. McAdoo will furnish the transportation, the coal operators, it seems, can and will furnish the coal. The need of taking over the coal mines is not imperative. It would do no good to take over the mines if the car shortage were not made good. The policy for the government is to concentrate upon speeding up the equipment of the railroads. That one thing well done is worth more than a lot of other things unnecessarily done.

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### An Appointment

THERE are things no democrat, however patriotic, can possibly like about the management of this war. One of them is the appointment of James Barton Payne as adviser to Secretary McAdoo as director of railroads. A careful examination of the record of a man like Mr. Payne causes one to wonder how and why it is that so many anti-democrats are coming in for nice places in the war to make the world safe for democracy. Mr. Payne may be, doubtless is, as able as he is handsome, but he's a queer fish, considering all his connections past and present, for Woodrow Wilson to pick out for important place—if indeed Woodrow Wilson did the picking. The real democrats of Chicago wonder if some real democrat can't be found up there for something. Mr. Payne has never been a democratic democrat: the nearest he ever came to it was his contribution of \$14,000 to the Wilson campaign fund. The career of Mr. Payne in Chicago has been that of a man always "next the money." John P. Altgeld treated Payne in 1897 as a stalking horse for A. S. Trude as candidate for mayor of Chicago. Payne is very proud of the fact that his grandfather once knocked down George Washington. I don't know how "great" a railroad man he may be, but he's always been close to the railroads, too close, as they say in Chicago. This appointment is one of the things democrats don't like about the war for democracy.

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### Judge Krum's Bond Article

JUDGE CHESTER HARDING KRUM's drive in this issue, "Against More Bonds," and in favor of treasury notes, is an expression that most people will approve

as to its *con* if not as to its *pro*. We don't want more bonds, nor as it seems to me do we want more treasury notes. All the war expenses cannot be met by taxes, but more of them should be met by taxation. We must make the profiteers pay. Take the case of the International Shipbuilding Company of New York. The government has advanced it \$21,000,000 for the construction of a shipbuilding plant at Philadelphia, and in addition is paying the salaries of superintendents, foremen, employes and furnishing materials and pay rolls. The company has received a contract of \$165,000,000 without putting up a dollar of its own, and its estimated profits will be \$6,000,000. Such help was extended to this subsidiary of the American International Corporation, a Rockefeller-Morgan concern organized to "look after" what it can get in South America and elsewhere. Talk about "greasing a fat hog,"—what? Such a case in point gives piercing point to such an utterance upon paying for the war as that of Governor Capper of Kansas: "With from 15 to 20 billion dollars of war appropriations to be spent yearly in this country during the war, nothing is surer than that big business will prosper. But to take only 1,200 million dollars from incomes, and only 1,220 millions from excess profits—a little more than 2 billions as the share of big business in paying for the war—and to demand 17 or 18 billions from the people as their share, is so rank an injustice and so reckless a war policy, that it almost makes profiteering safe and respectable by comparison." Bond issues are inflation. They raise prices. They reduce consumption. They make people pay for the war first in high prices and then pay the bonds in the hands of the men to whom they paid the high prices, for as Prof. Simon N. Patten, quoted in *The Public*, says, "War debts are accumulated profits." Judge Krum's treasury note method of paying for the war is better than bond issues, but that, too, comes back on the people who give rather than those who get. The way to pay for the war is to "get" the getters for what they get out of the war. Judge Krum's article starts the mind to thinking in that direction.

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### Caillaux

NEMESIS would seem to be catching up with M. Joseph Caillaux. There has been a bad odor about the man for years. Always there was that about him which caused suspicion. His German connections and sympathies were half-exposed, more than hinted at in the trial of his wife for the murder of Calmette of *Figaro* just before the war. He is found to have been dealing with von Luxburg in Buenos Aires. He was mixed up with a German group in Rome. Bolo Pasha had him for friend in Paris. The German foreign office warned the German press not to praise him. Caillaux would seem to be due for the guillotine. And he was once premier of France.

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"As soon as I get to camp I am going to send my girl a rifle and bayonet and a sword." "Is she collecting souvenirs?" "No, but she enjoys having arms about her."—*Detroit Saturday Night*.



## Marts and Money

The present state of affairs in Wall street is not very interesting. It is plainly transitional. Proceedings are of a tentative or testing character. Professional wreckers are looking for hollow or weak spots in the speculative structure. The constructive crowd is trying to get an approximately correct idea of the extent and ramifications of the short interest. Hence we see abrupt ups and downs quite frequently. The resultant gains or losses are not important, however. Observant strategists are on the alert. They feel somewhat impressed with the slow sag of the last few days. Likewise with the multiplication of peace rumors. Some of these have been rather insipid, and obviously put forth by manipulating cliques. Others have been of a reasonable kind, that is to say, in accord with forthcoming facts or probabilities. There was a considerable stir on account of the Wilsonic proposal, but only for a little while. The notion prevailed, at first, that the President had received intimations to the effect that the Teutonic group of nations would ask for peace terms in the very near future. The immediate consequence, marketwise, was a rise of two or three points in numerous leading issues. When the full text of the message had become known, quotations ran off in similar degrees, to the accompaniment of talk that the conditions outlined meant a prolonging rather than a shortening of the conflict. Since then speculators have been assiduously pondering and wondering, and incidentally correcting their market positions to more or less important extents. In the majority of cases the revision has materially added to the number of bear commitments. Perplexing times, these. You never know what may happen over night. Steel was up to 97½ at the historic moment. The present figure is 92. Union Pacific common has fallen from 117 to 112½. Anaconda Copper from 64 to 61½, and Reading common from 77 to 73½. But Mercantile Marine, preferred, true to its erratic proclivities, has made a recovery of four points,—precisely why, no one appears to know. In thoughtful quarters, this stock has long been considered a peace purchase *par excellence*. It draws a regular yearly dividend of 6 per cent, but 72 per cent still is in arrears. May be that another 10 per cent will be paid off shortly. The company is known to be pretty well fixed, financially. Furthermore, it has the vigorous backing of J. P. Morgan & Co. After the meek have inherited the earth, the company is expected to do a tremendous business; it possesses a large number of well-equipped vessels, and enormous exports and imports are an acknowledged certainty. Thus they reason on the stock exchange. Sounds logical, no doubt. Yet—"the best-laid plans o' mice an' men gang aft agley." In Wall street especially. The confusion of minds in the temple of Mammon is increased by further slight enhancement in the quotations for foreign bonds floated in the United States. Even Russian 5½s and 6½s, recently quoted at almost impossible prices, show gains of three to five points. Their present values are 42

and 50, respectively. The figures were 94 and 100½ some time ago. The additional rally in these instances was hastened by the announcement that the Russian ambassador at Washington had instructed the National City Bank to pay the accruing interest on the bonds, amounting in all to about \$1,600,000. It is assumed that the ambassador took this action without official instructions from Petrograd. He has never recognized, nor been accorded recognition by, the *de facto* government. In all probability the amount given formed part of the balance still standing to the credit of Russia at the National City bank. A cable from London stating that the powers at Petrograd had decided to repudiate all issues of Russian government bonds held in foreign countries failed to incite much interest on the stock exchange and in the purlieus thereof. The news was of a most sinister sort, though. It reminded thinking people of the potentialities of evil plainly inherent in the existing world-wide situation. Of course, it may be argued that the Lenin-Trotsky element is not likely to be much longer in authority, and that it may be succeeded by parties who will take it on the point of their honor to redeem in full the many billions of dollars of Russian securities owned in America, England, France, Holland, Switzerland and Germany. Maybe so. French investors alone own more than \$6,000,000,000 worth of Muscovite bonds. This accounts, no doubt, for the recently issued order of the Paris government absolutely forbidding the importation of additional Russian issues into France. The Petrograd authorities, we are informed, are determined upon a partial repudiation also of that portion of their national debt which is held by their own citizens. The quotation for ruble exchange denotes a slight advance, that for lire a noteworthy decline. Drafts on London and Paris are rated at previous rates. French 3 per cent rentes are worth 58.25 francs at the moment; this means a new absolute minimum. British 2½ per cent consols indicate a little advance, being quoted at 55½, against 55½ a year ago, 58½ two years ago, 68½ three years ago, and 71¼ four years ago. A year or two before the outbreak of the South African war British consols sold at as high a price as 114. They drew 3 per cent at that time. The depreciation that has since taken place in the securities of all the nations of the world appears truly amazing, particularly so when one tries to remember the cock-sure opinions that many prominent financiers used to voice in the 1898-1905 period relative to the enhancing influences of augmenting supplies of gold. There were predictions, also, that the annual output of gold would go above the \$500,000,000-mark. But they too have failed of materialization. The 1917 record is not likely to be above \$460,000,000. The Johannesburg district still is the leading source of supply, and that by a substantial margin. It averages about \$14,000,000 a month. New York loan rates indicate a little relaxation, call funds now being obtainable at 3½ to 4 per cent, and time loans at 5½ to 5¾ per cent. Bankers are getting ready for the floating of the third Liberty loan. The drive is to be-



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Said General Pershing.

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gin about February 1. Nothing definite has so far come to hand with reference to the interest rate. Wall street believes, though, that the government may find it necessary to fix it at 4½ per cent. The second liberty 4s are quoted at 96.40 to 96.60, the first 3½s at 98.60 to 98.75. Stress is put upon the firm demand for the latter bonds, and still greater stress upon their superior desirability because of the tax-exemption feature. They know a good thing when they see it on the stock exchange. The prices of representative railroad shares are somewhat lower than they were last week. They reflect profit-taking operations; also short sales in anticipation of a lively fight in congress against the principal features of the administration's measure, already pending. It is confidently believed, however, that the President's chief recommendations will be adopted, and that, in such event, quoted values will record another notable upward movement. Prudent students of finance should see the propriety of abstaining from sanguine expectations in

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the absence of clear prospects of an early termination of hostilities. They should find satisfaction, for the time being, in the quite interesting betterment that has already been established

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If you were to die without one, the State would appoint someone to settle your estate and compel him to distribute your property according to certain fixed rules. Do you know what this distribution would be?

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in the railroad department. Notwithstanding late recessions, quoted prices still show gains of eight to fourteen points in numerous cases. Naturally, financiers felt much elated over the decision of the supreme court at Washington holding that stock dividends or profits earned prior to the enactment of the constitutional amendment permitting direct taxation of incomes are untaxable. It is estimated that the resultant loss to the treasury will be not less than \$75,000,000. There's considerable uneasiness, however, in regard to the growing probability of increased war taxation and the formation of new plans of commercial and industrial control. Especial anxiety is displayed concerning the proposal of comprehensive control of finances, including money markets, issuance of all private securities, and even real estate markets. We are moving fast these days. Impossibilities vanish, possibilities are multiplying in every direction.

### Finance in St. Louis

They had an encouraging kind of market on the local stock exchange. While business was not of broad proportions, quotations displayed striking firmness in almost all leading instances. Traders derived some comfort from the recurrent exhibitions of strength in the market in Wall street, as well as from the somewhat improved feeling concerning United Railways issues. The institution of a suit against the local street railway company did not arouse much comment, nor materially affect the values of the bonds and shares. Discounted. The 4s are quoted at 55, at which figure about \$14,000 were transferred. For the preferred stock 17 is bid at the moment. More than four hundred shares of National Candy common were sold at 35.25 to 36.50, and thirty-seven of the first preferred 7 per cent stock at 100 to 100.25. The latter price is less than four points under the top mark set last March—104. Ely-Walker D. G. common continues remarkably active. Over five hundred shares were disposed of lately at 108, the previous figure. The high notch last August was 119. Fifteen Wagner Electric brought 159; thirty-five International Shoe common 100; ten Certain-tyed common 49, and twenty Consolidated Coal 69.25. Virtually nothing was done in the stocks of banks and trust companies, the quotations for which show no changes of real consequence. Money remains firm in the local market, with demand strikingly large. Time funds are held at 5½ to 6 per cent. The federal reserve bank is buying New York drafts at a discount of 30 cents, and selling them at a discount of 24 cents. The latest official statements of the financial institutions of St. Louis disclosed an eminently sound state of affairs.

### Latest Quotations

	Bid.	Asked.
Merchants Laclede Natl.	225	.....
Nat. Bank of Com.	117	.....
Third National Bank	227	.....
United Railways pfd.	.....	20
do 4s	55 ½	55 ¾
Fulton Iron com.	.....	49 ½

K. C. Home Tel. 5s (\$500)	87 ¾	.....
Certain-tyed com.	49 ½	.....
do 2d pfd.	85	89
International Shoe com.	99 ½	.....
do pfd.	108	.....
Brown Shoe com.	61	65
do pfd.	95	.....
Hyd. Pressed Brick com.	1	.....
Consolidated Coal	73 ½	75
Natl. Candy com.	34	34 ¾
do 1st pfd.	100	101 ¼
do 2d pfd.	83 ½	.....
Chicago Ry. Equipment	121	.....

### Answers to Inquiries

QUERIST, St. Louis.—South Porto Rico Sugar preferred is an investment rather than a speculation. It does not fluctuate extensively. The range last year covered about sixteen points. The current price of 102 indicates a net return of over 7¾ per cent, the dividend rate being 8 per cent. This rate has been paid since incorporation. Earnings are very satisfactory. They connote undoubted ability to continue paying 8 per cent indefinitely. In 1916, after disbursements of 58 per cent on the common stock, the surplus stood at \$221,890. The present fiscal year is not likely to result in a serious reduction in earnings.

STOCKHOLDER, Cape Girardeau, Mo.—(1) The decline of forty points in the quoted value of Woolworth in the past twelve months was the outcome mostly of general depressive influences. It does not foreshadow a cut in the dividend rate, according to Wall street opinion. The company still earns a substantial balance after preferred and common dividends. On December 12, the price was down to 99¾. Whether or not that level might be reached again soon is hard to tell. It largely depends upon the duration of the war and its effects upon commerce and finance. (2) Cannot approve of an investment in Ohio Cities Gas. Too speculative.

B. H., Waterford, Pa.—Westinghouse Electric common (par value \$50) looks like a desirable purchase at the prevailing quotation of 39. The 7 per cent dividend is amply earned. The net yield at 39 is 9 per cent. During the recent extreme depression the value dropped to 33¾. The post-bellum period should prove highly profitable to the company. In the fiscal year ended March 31, 1917, the surplus was \$14,049,000, after all payments to stockholders. You ask for additional desirable low-priced issues. Miami Copper pays \$6 a year, and is quoted at 31; Tobacco Products common pays the same rate, and is quoted at 50½; American Woolen common pays \$5, and is rated at 44; Maxwell Motors first preferred pays \$7, and is quoted at 57, and Chino Copper pays \$8, and is quoted at 42½.

SUBSCRIBER, San Antonio, Tex.—Federal Mining & Smelting common is a poor speculation. There's no prospect of a sharp advance in the measurable future. Latest earnings were disappointing. The 7 per cent on the preferred may have to be cut before long. The shares have a decidedly untrustworthy market, as a rule.

R. M. W., Boston, Mass.—(1) The Chicago, B. & Quincy 4 per cent collateral gold notes, guaranteed by the Great Northern and Northern Pacific, are a choice investment, and not overpriced at 94¾, the present quotation. They fall due July 1, 1921. At 94, the net yield is 5.90. Under adverse con-

ditions in the general market, they might drop to 90, temporarily. (2) Would not recommend an additional investment in Midvale Steel 5s.

MERCHANT, Quincy, Ill.—The 8 per cent stock of the American Telephone & Telegraph Co. does not seem too cheap at the current quotation of 105, which implies a net return of about 7½ per cent. About a month ago the stock could be bought at 95¾. It had long been overrated. At present we have to weigh the probability of government control. The investment and market status of public service issues is slowly declining. The A. T. & T. Co. had to pay 7 per cent for its latest funds obtained from bankers.

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## Don't Get Skinned on Furs

The blizzards of the past weeks have elevated furs from a merely ornamental appendage of milady's costume to a most essential part of her wardrobe, and fortunately for the economically inclined and the patriotic purchasers of thrift stamps the cold weather is synchronous with price reductions in all fur shops. Almost every dealer for one reason or another cuts his prices mercilessly in January—the few exceptions who don't nevertheless say they do. Therefore, and because of the comparatively large investment involved, the purchaser should patronize only a house well-known for its reliability. Prices may appear the same but a little time will soon manifest the difference in quality not immediately apparent to any but a fur expert. St. Louis has several reliable stores. One such is the Leppert-Roos, which for forty years has catered to the very best trade—not necessarily the highest priced but surely the best. At present Leppert-Roos is selling all made-up garments at a reduction of twenty-five per cent from the original price. The skins and styles offered are those that will be popular next season; the reduction is made to enable the firm to keep intact its organization by supplying them with work on new garments during the summer months. This house never misrepresents quality. For instance, Roos never sells a fifty dollar "sealskin" coat; if Roos carried such a garment he would tell you frankly that it was made from rabbit skins or some other animal less difficult to secure than seals. Hudson seal is the skin of the muskrat—a water animal—which must be treated by the same expensive process as Alaskan seal, which makes a cheap sealskin an impossibility. Roos sells Russian sables at from one hundred to five hundred dollars a skin—genuine Russian sables; Hudson bay sables he will sell at almost half the price. Roos would never sell an American weasel for a royal ermine; the former is a very good skin but it has not the silky quality of the skins imported from Russia. Yet Roos is not a dealer to contend that a skin is better simply because it is imported. He tells his customers that as a rule American mink is superior to Russian and that some of the best raccoon skins in the world come from New Madrid county, Missouri. Plain facts about furs go with the furs at Roos', 807 Washington avenue, St. Louis.



## Coming Shows

The New York Winter Garden "Show of Wonders" will open at the Jefferson theatre next Sunday night. The fifteen scenes range from personal effects to the most bizarre oriental pictures and each is a striking illustration of the scene painter's art. The greater portion of the production will as usual be given over to fun, music and novelities, but a genuine melodramatic thriller is provided in "Submarine F-7" which shows a battle between under-sea fighting craft and a dreadnaught.

"Furs and Frills" with the original New York Casino company is billed for the Shubert-Garrick next week. The plot revolves around the fortunes of a sable coat which changes ownership innumerable times and each time adds to the complications and the general fun. The book and lyrics are by Edward Clark and the music score by Silvio Heim; the dialogue is witty and the music catchy. Among the most popular musical numbers are "Furs and Frills," "When My Wife Returns," "This is My Lucky Day" and "You Can't Take it with You when You Die."

There is but one "Chin Chin" company on the road, the original, and it will come to the American next Sunday night under the personal direction of Charles Dillingham after two solid years of success in New York. This is a combination of production, company and record which should attract large houses at each performance.

Submarine F-7 again in action, but this time staging the interior of the middle compartment, is the headline attraction for the Orpheum next week. The remainder of the bill includes Kate Elinore and Sam Williams in "Up to the Minute and then Some," Jean Adair in "Maggie Taylor—Waitress," the Wonder duo, gymnasts; Santley and Norton in songs; Nina Payne, descriptive dancer; the Natalie sisters—St. Louis girls named Claire, Ethel and Lily Goldstein—musicians; Clark and Verdi in an Italian impersonation; and the Orpheum travel weekly.

"The International Revue," a song and dance trip around the world, with Irene Rittenhouse, Harry Downing and Dorothy Bard, will be the stellar attraction at the Columbia next week. Other numbers will be the three Gibson sisters, singers, dancers and instrumentalists; Columbia City Four, harbingers of mirth and melody; Orville Stamm, the boy Hercules, and his dog; the Lampinis presenting "The Flying Phonograph and Rasputin," Craig and Meeker in "Maybe You're Right," and Tiller sisters in "More Power to 'Em." The films will include the Judge Brown stories and the Universal weekly.

The Grand Opera House bill for next week will be headed by Tom Linton and "The Jungle Girls," a miniature musical comedy which has scored many successes on the vaudeville circuit. Mme. Bedini and her performing horses; Dorothy Southern with a company of society entertainers; May and Kilduff in "A Limb of the Law," the two Blondys, gymnasts; Madie DeLong, character comedienne; the Larneds on wheels; Lee and Vance in songs and patter; and the Universal weekly complete the programme.

"One Girl's Experience," coming to the Imperial next week, is a story of the dangers that beset young girls in their struggle to earn a living. It sets forth the horrors of a great city in a manner to alarm even an old resident. Genevieve Gilbert plays the part of the heroine.

The management of the Standard theatre claim to have coming to the house next week the handsomest chorus girls in burlesque—the "Some Babies"

company. Genuine comedy interpreted by real comedians, pretty girls in stunning costumes, elaborate scenery and catchy music, are all promised for this entertainment.

Joe Hurtig's "Social Maids" will appear at the Gayety next week headed by Etta Pillard and George Stone. The principal feature of the programme is "The Boys from Home," an act crowded with new features, finished in detail and artistic in its completeness. Dancing, frivolity, music and fun characterize the production.

## Symphony

In line with the general movement to furnish the best music to our soldiers at the various camps, the entire symphony orchestra will go to Camp Funston on January 30 and 31, where a series of four concerts will be given in the large regimental hall recently constructed by the all-Kansas 353d regiment. This building, which has a seating capacity of 4,500 and ample stage accommodation for the full orchestra, was largely made possible through the efforts of Captain C. J. Masseeck, whose appeal for financial assistance was generously responded to by St. Louisans. The symphony society has raised the funds necessary for transportation charges and the members of the orchestra will give their services gratis.

## Yvette Guilbert

Mme. Yvette Guilbert will appear in recital at the Sheldon Memorial on Monday evening, January 21. The outstanding number of her programme will be her interpretation of Pierrot the Thinker, no longer the Mountebank, who has risen to greater heights through his suffering for mankind. She will also render the "Golden Legends," embracing the mystery of Ste. Berthe, and the three days of the Virgin Mary. In conclusion Mme. Guilbert will give her old favorites "The Belles of Nantes," "The Cycle of the Wine" and "Ah, ah, Marry." She will be assisted by Emily Gresser, violinist, and Maurice Eisner, pianist.

## New Books Received

Orders for any books reviewed in REEDY'S MIRROR will be promptly filled on receipt of purchase price, with postage added when necessary. Address, REEDY'S MIRROR, St. Louis, Mo.

HIGHER LIVING by Smith Baker, M. D. Boston: Sherman, French & Co.; \$1.75.

Essays to convince people how easy and pleasant, how mentally, morally, physically and financially better, is the simple life.

CARIN FEVER by B. M. Bower. Boston: Little-Brown & Co.; \$1.35.

A new story of the west. Frontispiece by Frank E. Schoonover.

PAWNS OF WAR by Bosworth Crocker. Boston: Little-Brown & Co.; \$1.25.

A play concerning the German occupation of Belgium. Foreword by John Galsworthy.

THE WOLF-CUB by Patrick and Terence Casey. Boston: Little-Brown & Co.; \$1.40.

A highly colored romance of modern Spain.

PATRIOTISM by Sir Charles Walstein. New York: Longmans, Green & Co.; \$1.

An essay on patriotism in general. The main object of the book is to trace the broad current of ideals and events which have led to the war and to show that the psychology of the modern German people is responsible for it because of the character assumed by their patriotism.

DIARY OF A FRENCH ARMY CHAPLAIN by Abbé Félix Klein. Chicago: A. C. McClurg Co.

The diary of the French chaplain of the American hospital at Neuilly. Translated from "La Guerre vue d'une Ambulance," by Harriet M. Capes. Portrait frontispiece.

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159 People—15 Scenes—Submarine F-7, Century's Big Spectacle.

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Soloist—KEMP STILLINGS—Violinist

FRIDAY, JAN. 18, at 3:00; SATURDAY, JAN. 19, at 8:15.

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Tickets, \$1 to \$2, now on sale at M. K. & T. Ticket Office, Broadway and Locust.

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Mats., Except Sat. and Sun., 15 to 50c  
Evenings, 15-25-35-50-75c

## SHELDON MEMORIAL Monday Evening, January 21, 8:15 YVETTE GUILBERT IN RECITAL

Tickets, \$2, \$1.50, \$1; Boxes seating 6, \$15. Exclusive Sale, Stix, Baer & Fuller.

Concert Dir. Elizabeth Cueny.

THE UNITED STATES AND PANGERMANY by André Chéradame. New York: Scribner's, \$1.  
A warning to America that the existence of Pan-Germany is inimical to America's well being. Maps and index.

THE WAYS OF WAR by Prof. T. M. Kettle. New York: Scribner's Sons, \$1.50.

Chapters written by an Irish scholar and patriot engaged in the great war, for a book which he intended as a defense of the small oppressed nations; compiled by his widow. Portrait.

ADAM BEDE by George Eliot. New York: Scribner's Sons, 75c.

Number one of the "Modern Student's Library," edited with an introduction by Laura J. Wylie, professor of English at Vassar College. Pocket size.

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FOR ALL PAIN—  
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The Problem Solved "Where to go To-night?"  
**"CICARDI'S"**  
HIGH CLASS ENTERTAINMENT EVERY NIGHT

Under Cover and  
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All advertising should approach personal salesmanship as nearly as possible.

Sound analysis—original methods—consistent co-operation—merchandising ability. These are the vital elements of good advertising which we offer you.

*Write or phone for an appointment.*

**Simpson Advertising Service Company**

ROY B. SIMPSON, President

Phone, Olive 462

Syndicate Trust Bldg.

## IMPERIAL

Starting Next Sunday Mat. and Week  
Eves. and Sunday Mat., 10-25-35-50c;  
Mats., Tues., Thurs. and Sat., 10-25c

C. S. PRIMROSE presents the Most  
Sensational and Daring Play ever  
offered

### ONE GIRL'S EXPERIENCE

NOT A MOTION PICTURE—A PLAY  
YOU CAN'T AFFORD TO MISS  
No children under 16 years admitted

## Grand Opera House

ON MARKET STREET  
Between Broadway and Sixth

The Theatre of Liberal Policy  
TEN STANDARD ACTS OF THE  
BIGGEST AND BEST  
ADVANCE VAUDEVILLE  
Ever Offered at Popular Prices

Box Seats 30c; Lower Floor 25c;  
All Other Seats 15c.

## GAYETY BURLESQUE SHOWS

14th AND LOCUST

THIS WEEK **MERRY ROUNDERS**

NEXT WEEK—SOCIAL MAIDS

## STANDARD REAL BURLESQUE

7th & Walnut Mats. Daily

### THE GIRLS FROM JOYLAND

WITH FUNNY BILLY GILBERT

NEXT—SOME BABIES.